

IMPORTANT NOTICE ABOUT CORONAVIRUS AND YOUR BENEFIT PLAN

May 2020

To Participants in Plan:

This notice summarizes important changes to the NECA/IBEW Family Medical Care Plan amid the coronavirus ("COVID-19") pandemic. If you have any questions regarding the changes, you should contact the Benefits Office.

As you are aware, COVID-19 is a global pandemic disease that is currently affecting many parts of the world, including the United States. Federal, state, and local government officials are encouraging all individuals to engage in social distancing and various quarantine protocols, which has led to disruption in the economy and turmoil in the financial markets. As a result of the rapid containment measures taken during these months, many IBEW-related jobs and projects may be temporarily suspended or closed. To ensure that you and your family do not lose health coverage as a result of the COVID-19 crisis, the Plan is instituting a temporary change to its eligibility requirements, which is outlined below. The Plan is monitoring the evolving COVID-19 situation with its professional advisors and will continue to make proactive decisions in furtherance of providing comprehensive and affordable health coverage for you and your dependents.

Eligibility for Participants

If you were eligible for coverage through the Plan for the month of April 2020 and were laid off without pay at some point during the month of April, the Plan will provide coverage for the month of May 2020.

Coverage of COVID-19 Testing & Treatment

The Plan will provide coverage of the testing and treatment of COVID-19 at 100% of the Plan's allowable charge with no deductibles, copayments or coinsurance for services rendered by in-network and out-of-network providers. Please note, however, that out-of-network providers are not contractually obligated to accept the Plan's allowable charge amounts as payment in full and may still bill any remaining and unpaid charges to you. If you are billed a remaining balance by an out-of-network provider, please contact the Benefit Office before you pay the bill.

Coverage of Telemedicine Office Visits

The Plan will cover telemedicine visits for participants who are unable to have a physical office visit with a provider as a result of COVID-19.

Future Impact

The Plan will continue to monitor the impact of COVID-19. The Trustees are working diligently to protect all FMCP members and their families, and will keep you informed of any additional changes to the Plan in a similar notice.

If you have any questions about this notice, please contact the Benefit Office at 877-937-9602.

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Please keep this notice with your Summary Plan Description booklet for future reference.

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